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AUTHOR McFadden, Martha B.; And Others
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ABSTRACT

Retirement research which focuses on retiring white males is not relevant to the emerging group of minority retirees. The retirement decision-making and perceptions about retirement among almost equal numbers of Blacks, Latinos, and Anglos (N=595) in Denver and San Diego were examined to investigate the appropriateness of the emerging minority retiree as a potential community resource. Subjects completed a standard field interview assessing: (1) socio-demographic characteristics; (2) labor force history; (3) familial, social, and community interaction and participation patterns; and (4) retirement attitudes, expectations, and behavior. Personnel (N=279) from San Diego County community organizations completed questionnaires about the staffing, programs, and involvement of the elderly in their organizations. Major socio-economic variables suggested that Blacks and Latinos could anticipate a more disadvantaged retirement condition than Anglos. Low levels of formal education and occupational status and low income jobs among minorities had a potentially negative impact on retirement conditions. The findings suggest that there are wide discrepancies in the retirement experiences and attitudes of Blacks, Latinos, and Anglos. (NRB)

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DIMENSIONS OF RETIREMENT AMONG MINORITY ELDERLY

M.B. McFadden, E.P. Stanford, and L. Carrasco-Schoch

University Center on Aging
College of Human Services
San Diego State University
San Diego, CA 92182

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THE PROBLEM

Since 1900 the number of elderly in the United States has increased dramatically, representing a larger share of the total population for each succeeding decade. As a consequence of this expanding elderly population, more people than ever before are retiring and are living in retirement for a greater number of years. Over the years, the number of persons over 65, the age at which most people become eligible for retirement benefits, has continued to rise; from 3.1 million in 1900 to 22.4 million in 1975. By the year 2030, projections indicate that there will be 52 million persons eligible for retirement in the United States (Donnelly 1979). One effect of this growing retired population has been to augment the significance of retirement as a major social issue.

A review of the retirement literature suggests that the primary focus of retirement research has been on White males retiring from traditional blue and white collar jobs. Retirement research which emphasized the meaning and consequences of retirement for White males made the assumption that retirement is irrelevant for the majority of minority older people. This assumption was based on several factors including: 1) the relative absence of meaningful employment leading to retirement among minority populations (Stanford 1978: 1); 2) the fact that minority workers are preponderantly represented in rural and farm areas where unemployment is little studied; and 3) the view that few minority workers are thought to survive into the upper ages where retirement is a concern (Sheppard 1979). In fact, as of 1978 there were 2.9 million minority individuals over age sixty and thus of retirement age (Benedict 1978). Today, more minority workers are employed in jobs where they have the right to benefits after reaching age 65. In addition, improved health, better educational opportunities, and affirmative action in employment have contributed to more minority participation in retirement. As a

result of this increased participation, minority retirement has become a significant research issue.

Retirement research which, in the past, typically focused on retired and/or retiring White males is no longer relevant to this emerging group of minority retirees. The unique experience of minority aging requires that we rethink retirement patterns and issues, originally formulated on the basis of research with White male populations. The uniqueness of the minority retirement experience is evidenced by the special labor force problems which minority group workers encounter. According to the U.S. Department of Labor (1979), minorities experience generally higher levels of unemployment, more frequent labor force withdrawal, more involuntary part-time employment, higher incidence of health problems, and "double jeopardy" encounters with ageism and racism. Labor force problems such as these only accentuate future hardships during retirement.

Our research addressed the need for developing a data base with regard to minority retirement. Addressing this need for knowledge about the retirement attitudes and behavior of minority elderly persons, our research examined retirement decision making and perceptions about retirement among Black, Latino, and Anglo subsamples in Denver and San Diego. In addition, our project examined the emerging minority retiree as a potential resource to the community. This aspect of the research sought to identify existing, as well as potential roles for the minority retiree in community organizations - both formal and informal.

DATA COLLECTION

Our research collected primary data at two levels. The first level of data collection included the one-time application of a standardized field survey questionnaire on a random area probability sample drawn from census

tracts in the counties of Denver and San Diego. A total of 595 interviews were completed. The sample design called for equal proportionment of interviews in San Diego and Denver and between Blacks, Latinos, and Anglos. Minor sampling modifications resulted in the following distribution of interviews: San Diego - 98 Black, 96 Latino and 99 Anglo interviews; and Denver - 102 Black, 98 Latino, and 98 Anglo interviews. This survey data was used to provide comparative baseline descriptions of retirement attitudes, expectations, and behaviors among minority and nonminority elderly persons.

The standard field interview was administered face to face in traditional questionnaire format. This interview, provided in Spanish and English, as necessary, gathered information on four major variable categories: (1) socio-demographic characteristics of the individual; (2) labor force history; (3) familial, social, and community interaction/participation patterns; and (4) retirement attitudes, expectations, and behavior.

The second level of data collection obtained selected information from community organizations in San Diego County. Mail survey questionnaires completed by personnel from community organizations provided data for the second level of data collection. This second level of data collection gathered 279 completed and returned mail survey questionnaires. The mail survey collected information on: (1) length of organization's existence; (2) staffing; (3) programs offered; (4) current involvement by seniors; (5) barriers to elderly participations; (6) potential measures to overcome identified barriers; and (7) perceptions of activities among older persons.

SOCIO-DEMOGRAPHIC CHARACTERISTICS OF STUDY RESPONDENTS IN SAN DIEGO AND DENVER-SOME COMPARATIVE AND CONSTRASTING POINTS

Residency Patterns

At the Denver site, all Black study respondents had been born in the

U.S. (see Table 1). In contrast, 10 percent of the Latino subsample had been born in Mexico. Among Anglos, included in the Denver subsample, 94 percent were U.S. born with the other 6 percent born in foreign countries other than Mexico.

Among the Denver site respondents born in the United States (U.S.), few to none were natives of the Denver area (see Table 2). In fact, none of the Black or Latino respondents had been born in Denver, while 20 percent of the Anglos were Denver-born. When we examine state residency, however, we observe that 45 percent of the Denver Latinos born in the U.S. had been born in Colorado and 12 percent of Denver Anglos born in the U.S. were also born in Colorado. Among U.S. born Blacks interviewed at the Denver stie, the largest proportion (29 percent) had been born in Texas and the second largest group (12 percent) had been born in Oklahoma. For the U.S. born Latinos interviewed in Denver, the largest proportion (45 percent) reported being born in Colorado with the second largest grouping (39 percent) born in New Mexico. For the U.S. born Anglo subsample at the Denver site nearly one-third had been born in Colorado, with 20 percent in Denver and 12 percent born elsewhere in Colorado.

With respect to length of residency in Denver County, members of the Black subsample were the most recent migrants (see Table 3). Thirteen percent of the Black subsample had lived in Denver County for nineteen years or less, compared with only 8 percent of the Latinos and 7 percent of the Anglos. When we examine length of residency in a particular neighborhood, members of the Latino subsample were the most recent migrants, with nearly 16 percent reporting that they had lived in their neighborhood ten years or less (see Table 4). Overall, members of the Anglo subsample were the most "long-term" residents, with over 50 percent reporting that they had lived in Denver County for 60 years or more and 47 percent reporting residency in the same neighbor-

TABLE 1 -NATIONAL ORIGIN
BIRTHPLACE BY ETHNICITY (Percent Response)

	SAN DIEGO			DENVER		
	Black	Latino	Anglo	Black	Latino	Anglo
United States	98.0	28.0	91.9	100	88.7	93.9
Mexico	0	65.6	1.0	0	10.3	0
Other	2.0	6.5	7.1	0	1.0	6.1

TABLE 2-RESIDENCY PATTERNS AMONG U.S. BORN RESPONDENTS
BIRTHPLACE BY ETHNICITY (Percent Response)

	SAN DIEGO				DENVER		
	Black	Latino	Anglo		Black	Latino	Anglo
California	0	8.6	5.1	Colorado	0	45.2	12.2
San Diego, CA.	0	22.9	3.1	Denver, Co.	0	0	20.4

TABLE 3-LENGTH OF RESIDENCY IN COUNTY
LENGTH OF RESIDENCY BY ETHNICITY (Percent Response)

	SAN DIEGO			DENVER		
Years	Black	Latino	Anglo	Black	Latino	Anglo
0-19	12.2	27.1	27.3	12.7	8.2	7.2
20-39	45.9	33.3	35.4	48.0	33.7	22.7
40-59	33.7	14.6	20.2	23.5	29.6	18.6
60+	8.2	25.0	17.2	15.7	28.6	51.5

hood for 35 years or more.

At the San Diego research site, all but 3 percent of the Black subsample had been born in the U.S. (see Table 1). Among Anglos, 92 percent had been born in the U.S., 7 percent in foreign countries other than Mexico, and 1 percent in Mexico. The Latino subsample in San Diego contrasts sharply with the Anglo and Black subsamples. Among Latinos, the largest proportion, 65.6 percent, had been born in Mexico while only 28 percent reported being born in the U.S., and another 6.5 percent foreign born in countries other than Mexico.

Among U.S. born Anglos, interviewed at the San Diego site, only 3 percent had been born in San Diego itself and another 5 percent had been born in California (see Table 2). In fact, the largest proportion of Anglos reporting similar birthplaces was only 5 percent of this subsample indicating California (other than San Diego) as their birthplace.

None of the Blacks interviewed in San Diego had been born in either California or San Diego itself; all had migrated from elsewhere. The largest proportion of U.S. born Blacks, nearly 18 percent, had migrated from Texas, followed by 14 percent of U.S. born Blacks reporting being born in either Louisiana or Mississippi.

Among U.S. born Latinos in San Diego, the largest proportion (23 percent) had been born in San Diego. Another 14 percent had been born in Texas, followed by New Mexico, where 11 percent of the U.S. born Latinos reported being born.

With respect to length of residency in San Diego County, more Latinos than either Blacks or Anglos reported living in San Diego County for 60 or more years (see Table 3). Specifically, 25 percent of the Latino subsample, 17 percent of the Anglos, and only 8 percent of the Blacks had lived in

San Diego County for 60 or more years. Anglos appear to be the most recent migrants to their particular San Diego neighborhoods, with almost 25 percent reporting that they had lived in their neighborhoods for 10 years or less (see Table 4).

Gender

Males comprised approximately 45 percent of the total combined San Diego and Denver sample, with females comprising the remaining 55 percent. Among Latinos at both research sites, however, this trend is reversed, with males outnumbering females in both San Diego and Denver (see Table 5). In San Diego, 46 percent of the Latinos interviewed were female, while 54 percent were male. In Denver, a similar pattern emerges among Latinos, with 48 percent of this subsample being female and the remaining 52 percent male. This pattern among Latinos in Denver and San Diego may be the result of our sampling criteria which required that a study respondent must have worked for pay for 10 or more years during his or her lifetime. The Anglo subsamples at both study sties closely parallel male to female ratios for the combined samples. For the Black subsamples at both study sites, however, the proportions of females to males is much greater than that observed for the combined total sample. In San Diego and Denver, only 38 and 35 percent, respectively, of the Black respondents were male, with the remaining 62 and 65 percent being female. In conclusion with respect to the gender variable, the ethnic subsamples by research sites do not vary significantly; there are little or no intersite differences among ethnic groups.

Age

Except for Anglos in San Diego, the largest proportion of study respondents were ages 65 to 74, with the second largest proportion being 55 to 64

TABLE 4-LENGTH OF RESIDENCY IN NEIGHBORHOOD
LENGTH OF RESIDENCY BY ETHNICITY (Percent Response)

	SAN DIEGO			DENVER		
	Black	Latino	Anglo	Black	Latino	Anglo
0-10	11.2	18.8	24.3	9.8	15.5	10.2
11-20	15.3	17.7	20.2	22.5	18.6	15.3
21-34	41.8	32.3	25.3	40.2	48.5	27.6
35+	31.6	31.3	29.3	27.5	17.5	46.9

TABLE 5-GENDER OF STUDY RESPONDENTS
SEX BY ETHNICITY (Percent Response)

	SAN DIEGO			DENVER		
	Black	Latino	Anglo	Black	Latino	Anglo
Male	37.5	54.2	46.4	35.3	52.0	43.9
Female	62.5	45.8	53.6	64.7	48.0	56.1

TABLE 6-AGE OF STUDY RESPONDENTS
AGE BY ETHNICITY (Percent Response)

	SAN DIEGO			DENVER		
Age	Black	Latino	Anglo	Black	Latino	Anglo
55-64	38.1	38.9	39.4	36.6	36.1	23.5
65-74	43.3	38.9	37.4	40.6	42.3	51.0
75+	17.5	22.1	23.2	22.8	20.6	25.5

years of age, followed by the smallest percentage of respondents who reported being 75 years of age or older (see Table 6). Among Anglos in San Diego, slightly more respondents were 55 to 74 years of age, followed by the age grouping 65 to 74, and finally the age group of 75 and above. Fewer Blacks (18 percent) in San Diego than Denver (23 percent) were likely to be 75 years of age or older.

For both study sites, more Anglos than either Blacks or Latinos were likely to be 75 years of age or older. At the Denver site a slightly larger proportion of Blacks (23 percent) than Latinos (21 percent) were 75 years of age or over. This trend was reversed in San Diego where fewer Blacks (18 percent) than Latinos (22 percent) reported being 75 years or older. If reaching advanced years of age is a measure of potential success in later life, it appears that Anglos fare better in both Denver and San Diego, while Latinos fare better than Blacks in San Diego, and Blacks fare better than Latinos in Denver. If, on the other hand, being a member of the "old old" age grouping increases the likelihood of frailty and its related consequences, then the Anglo subsample includes more frail persons at both study sites; with Latinos and Blacks reversing relative positions in terms of frailty for San Diego and Denver. Further analysis of the age factor must be made with respect to health, income, and other pertinent socio-demographic variables before any conclusion can be advanced.

Marital Status

At both study sites more Latinos reported being married than either Anglos or Blacks (see Table 7). In San Diego and Denver, respectively, 57 percent and 65 percent of the Latino subsample were married. Accordingly, Latinos in Denver were more likely to be married than those in San Diego. In Denver, Anglos were the least likely to be married with only 43 percent

reporting that they were married. Although more Blacks than Anglos in Denver said that they were married, the difference was only a slight 3 percentage points. Data from the study, but not displayed in Table 7, indicates that Blacks in San Diego were the group least likely to be married; nearly two thirds of this subsample were not married at the time of the interview. Among all three ethnic groups widowhood was more common in Denver than in San Diego. At both research sites, Anglos were more likely to be widowed compared with either Blacks or Latinos. In fact, in Denver, among those Anglos not married, 75 percent indicated that they were widowed.

Education

Overall, at both study sites, Anglos had the most years of schooling, following by Blacks with the second highest number of years in school, and finally, Latinos with the least number of years in school (see Table 8). Twenty percent of the Anglo subsample in San Diego and almost 18 percent in Denver had had at least some college. In comparison, only 1 percent of the Latino subsample in Denver and 6 percent in San Diego had attended any college at all. Blacks at both of the research sites fared a little better than Latinos, with almost 14 percent in San Diego and 8 percent in Denver having at least some college education. Ethnic patterns for completion of high school are similar for both study sites; fewer Latinos finished high school than either Blacks or Anglos. In Denver, four times as many Blacks as Latinos finished high school and in San Diego, twice as many Blacks as Latinos finished high school. The intersite difference for Latinos who attended, but did not complete high school, is dramatic; with more than twice the number of Latinos in Denver attending 9th through 11th grades than those in San Diego. In Denver and San Diego, an overwhelming majority of the Latino subsamples, 69 and 77 percent, respectively, had only finished the 8th grade or less.

TABLE 7-MARITAL STATUS
MARITAL STATUS BY ETHNICITY (Percent Response)

	SAN DIEGO			DENVER		
	Black	Latino	Anglo	Black	Latino	Anglo
Married	32.7	57.3	45.5	46.1	65.3	43.3
Unmarried/ Widowed	53.0	53.1	57.4	63.6	65.5	75.0

TABLE 8-EDUCATIONAL STATUS
GRADE COMPLETED BY ETHNICITY (Percent Response)

	SAN DIEGO			DENVER		
	Black	Latino	Anglo	Black	Latino	Anglo
0-8th	54.6	76.6	18.2	32.4	69.4	29.9
9th-11th	26.8	11.7	28.3	37.3	25.5	27.8
Completed High School	10.3	5.3	33.3	16.7	4.1	24.7
Some College	6.2	3.2	13.1	7.8	1.0	11.3
College Degree or More	2.1	3.2	7.1	5.9	0	6.2

TABLE 9-EMPLOYMENT STATUS
EMPLOYMENT STATUS BY ETHNICITY (Percent Response)

	SAN DIEGO			DENVER		
	Black	Latino	Anglo	Black	Latino	Anglo
Employed	10.2	10.4	13.1	16.8	15.3	8.2
Unemployed	10.2	6.3	6.1	4.0	9.2	3.1
Retired	53.1	68.8	80.8	68.3	70.4	83.7
Disabled	26.5	14.6	0	10.9	5.1	4.1

More Anglos than either Blacks or Latinos, at both study sites, said that they had attended some type of vocational school, with 32 percent in San Diego having attended some vocational school and 38 percent in Denver. In Denver, 26 percent of the Black subsample had attended vocational school; only a 2 percent point difference from Anglos at the Denver site. In Denver, fewer Latinos (12 percent) than either of the other two subsamples had participated in any vocational school training. At the San Diego site, this pattern shifts, with slightly more Latinos (20 percent) than Blacks (18 percent) reporting that they had attended vocational school.

Employment Status

Intergroup comparisons by research site illustrate some interesting similarities and differences in employment status. Across sites and ethnic community, retirement was the most prevalent employment status (see Table 9). In addition, at both sites, Anglos were most likely to be retired, followed by Latinos, and finally Blacks who reported the smallest proportion of retired respondents.

In both San Diego and Denver, the Black subsample was the group with the highest proportion of disabled persons, with almost 27 and 11 percent respectively. It is striking that no Anglos interviewed in San Diego reported that they were disabled.

With respect to employed status, there are some interesting contrasts between sites. In Denver, members of the Anglo subsample were the least likely to be employed, with approximately twice as many Blacks and Latinos employed as Anglos. Specifically, in Denver, 8 percent of Anglos, 15 percent of Latinos, and 17 percent of Blacks were employed. In San Diego, this pattern of employment shifts, with more Anglos employed than either Blacks or Latinos.

In San Diego, unemployment was highest among Blacks. Ten percent of the Black sample reported that they were unemployed compared with 6 percent of Latinos and Anglos who reported being unemployed. In Denver, more than twice as many Latinos (9 percent) as Blacks (4 percent) were unemployed. When compared with Anglos (3 percent), Latinos in Denver (9 percent) were three times as likely to be unemployed.

Income

When we consider annual income, interesting intersite and intergroup comparisons and contrasts emerge. In both San Diego and Denver, Blacks were the group with the largest proportion of members having annual incomes of $4,800 or less (see Table 10). In addition, the Black subsamples in both Denver and San Diego had the lowest proportion of members reporting incomes of more than $8,400 a year. Although the pattern for Blacks in this case is similar between sites, the intersite proportional difference is striking. Four times as many Blacks in Denver than San Diego had annual incomes of more than $8,400. Intersite comparisons for Latinos reveal, on the one hand, that almost equal proportions of Latinos in San Diego and Denver have annual incomes of $4,800 or less. On the other hand, Latinos in Denver (25 percent) were more likely than Latinos in San Diego (18 percent) to have annual incomes of more than $8,400.

In San Diego and Denver, the Anglo subsample had the highest proportion of persons reporting annual incomes of more than $8,400 (31 and 33 percent respectively). When we look at the low end of the income continuum, $4,800 or less a year, some interesting intersite differences between Anglo subsamples emerge. Specifically, in San Diego, less than one third (31 percent) of the Anglo group had annual incomes of $4,800 or less, while in Denver

TABLE 10-ANNUAL INCOME
ANNUAL INCOME BY ETHNICITY (Percent Response)

	SAN DIEGO			DENVER		
Annual Income	Black	Latino	Anglo	Black	Latino	Anglo
0-3,600	64.2	22.9	16.2	37.3	27.1	32.7
3,601-4,800	10.5	20.8	15.2	15.7	17.7	15.3
4,801-6,000	15.8	24.0	24.2	10.8	10.4	9.2
6,001-7,200	3.2	9.4	6.1	8.8	13.5	4.1
7,201-8,400	1.1	5.2	7.1	7.8	6.3	6.1
8,401+	5.3	17.7	31.3	19.6	25.0	32.7

TABLE 11-INCOME ADEQUACY
INCOME ADEQUACY BY ETHNICITY (Percent Response)

	SAN DIEGO			DENVER		
	Black	Latino	Anglo	Black	Latino	Anglo
Can't make ends meet	24.2	17.0	10.1	31.4	24.2	14.3
Have just enough, no more	50.5	55.3	28.3	33.3	47.4	25.5
Have enough, with a little extra sometimes	22.1	21.3	38.4	29.4	25.3	31.6
I always have money left	3.2	6.4	23.2	5.9	3.2	27.6

nearly one half (48 percent) of the Anglo subsample was receiving $4,800 or less a year. In other words, Anglos in Denver were more likely than their San Diegan counterparts to have very low incomes. In fact, Anglos in San Diego were evenly distributed in the lowest and highest annual income categories.

During the interview, each respondent was read four statements describing their income adequacy and was asked to select the statement which best fit their situation. With respect to perceptions of adequacy of income, the Anglo subsample at both research sites were the group with the highest proportion of respondents reporting that they always had money left over at the end of the month (see Table 11). In San Diego, 23 percent of the Anglos were in this category and in Denver almost 28 percent fell in this grouping. Slightly more Blacks in Denver (6 percent) than San Diego (3 percent) reported having money left at the end of the month. Nonetheless, when compared with the Anglo subsamples, the proportion of Blacks, reporting that they had money left at the end of each month was meager. At both study sites, Blacks (28 percent) were more likely than either Latinos (21 percent) or Anglos (12 percent) to report that their income was insufficient and that they couldn't make ends meet.

With respect to sources of income there are some interesting intersite and intergroup differences and similarities which emerge. Anglos (38 percent) at both research sites were more likely than Blacks (20 percent) or Latinos (20 percent) to be receiving income from public or private pensions other than Social Security (see Table 12). In San Diego slightly more Latinos (17 percent) than Blacks (13 percent) reported receiving pension income other than Social Security. The intersite contrast for the Black subsample is significant, with twice as many Blacks in Denver (26 percent) as San Diego (13 percent) receiving pension income other than Social Security.

TABLE 12-SOURCES OF INCOME
SOURCES OF INCOME BY EHTNICITY (Percent Response)

	SAN DIEGO			DENVER		
	Black	Latino	Anglo	Black	Latino	Anglo
Social Security Retirement Benefits	55.3	71.6	76.8	69.7	70.2	80.6
Other public or private pensions	13.2	16.8	36.4	26.4	22.8	40.2
Assets, interests, and dividends, rent annuities	6.5	8.4	33.3	4.5	3.9	45.9
Supplementary Security Income (SSI)	48.4	41.1	18.4	25.3	32.5	10.5

TABLE 13-SELF ASSESSED HEALTH
SELF ASSESSED HEALTH BY ETHNICITY (Percent Response)

	SAN DIEGO			DENVER		
	Black	Latino	Anglo	Black	Latino	Anglo
Excellent	15.1	12.6	28.3	17.6	18.4	19.4
Good	30.1	41.1	49.5	39.2	41.8	54.1
Poor	32.3	36.8	19.2	27.5	32.7	20.4
Very Poor	20.4	9.5	3.0	10.8	5.1	5.1

TABLE 14-LIMITING PHYSICAL CONDITION
LIMITING PHYSICAL CONDITIONS BY ETHNICITY (Percent Response)

	SAN DIEGO			DENVER		
	Black	Latino	Anglo	Black	Latino	Anglo
Has Physical condition which limits amount or kind of work	75.5	70.8	59.6	71.6	58.2	59.2

For all three subsamples at both research sites the largest proportion of study respondents was receiving Social Security Retirement benefits. This is most likely a reflection of the fact that the largest proportion of study respondents were retired. Among those receiving Social Security Retirement benefits, fewer Blacks than Anglos or Latinos at either research site were receiving these benefits. In San Diego, the intergroup contrast by ethnic community is striking, with only 55 percent of Blacks receiving retirement benefits, compared to 72 and 77 percent of Latinos and Anglos, respectively, receiving such income.

For both the San Diego and Denver sites, the Anglo subsamples (33 and 46 percent respectively) had the highest proportion of respondents receiving income from assets, dividends, interest, and/or rent. Although only very small proportions of either Blacks or Latinos received income from assets, interest, dividends and/or rent, a few more Blacks and Latinos in San Diego (6 and 8 percent respectively) than Denver (5 and 4 percent respectively) reported such income.

Across ethnic communities, more Blacks, Latinos, and Anglos in San Diego than in Denver were receiving SSI. In San Diego, the Black subsample included the largest proportion of respondents (48 percent) receiving SSI. In fact, almost twice as many Blacks in San Diego as Denver were receiving SSI payments. At the Denver site more Latinos (33 percent) than Blacks (25 percent) received SSI. This pattern was reversed in San Diego, where more Blacks (48 percent) than Latinos (41 percent) received SSI. In both San Diego and Denver the Anglo subsamples (18 percent and 11 percent respectively) were the groups with the smallest proportion of SSI recipients.

Health

Self perceived health assessments suggest some interesting differences

and similarities between site and ethnic group. In general, Blacks in Denver perceive themselves to be in better health than their counterparts in San Diego (see Table 13). In San Diego, 53 percent of the Black subsample reported that their health was poor or very poor. In contrast, only 38 percent of the Blacks interviewed in Denver said that they had poor or very poor health. At both the San Diego and Denver research sites, the Black subsample was the group with the largest proportion of respondents (53 percent and 38 percent respectively) in poor or very poor health; the Latino subsamples had the next largest proportion of subjects (46 percent and 38 percent respectively) with poor or very poor health; and finally, Anglos (22 percent and 26 percent respectively) were the least likely to report poor or very poor health. In San Diego and Denver, Anglos were the group most likely to report excellent or good health. It is significant, however, that in Denver almost parallel proportions of Blacks, Latinos, and Anglos report excellent health (18, 18 and 19 percent respectively). In San Diego, the proportion of Anglos (28 percent) in excellent health far exceeds that of either Blacks (15 percent) or Latinos (13 percent).

The Denver and San Diego Black subsamples were the two groups with the highest proportion of respondents reporting at least one physical condition limiting the amount or kind of work the respondent could perform (see Table 14). In San Diego, just over three-fourths (76 percent) of Blacks reported having a work limiting physical condition; in Denver just under three-fourths (72 percent) reported a similar condition. Anglos in Denver and San Diego (60 and 50 percent respectively) were almost equally as likely to report a work limiting physical condition. In Denver, the proportion of Latinos (58 percent) closely paralleled that of Anglos (59 percent) with respect to the presence of physical conditions limiting work. In San Diego, however, the

Latinos more closely paralleled the Blacks on this variable, with 71 percent of the Latino subsample reporting the presence of physical conditions limiting work and 76 percent of Blacks reporting a similar limiting condition.

Occupational Status

Information on past and/or present occupational status was obtained from all study respondents. However, due to the fact that the largest proportion of respondents were retired, occupational distributions for this subsample were selected for our general discussion of the occupational variable. As expected, there were considerable differences in the occupations of Blacks, Latinos, and Anglos, but relative similarities between study sites for each ethnic subgrouping (see Table 15). Compared with Anglos and Latinos in San Diego and Denver, Blacks are disproportionately concentrated in private household worker positions. In San Diego, more than one-fourth (26 percent) of retired Blacks reported having done domestic work in private households. Although the proportion (11 percent) of Blacks in Denver who reported household domestic positions was less than half that of the San Diego group, domestic work still ranked as the third most common job in the occupational distribution among Denver Blacks. Among Latinos in San Diego and Denver, 9 percent and 10 percent, respectively, reported farm work as their occupation. In contrast, no Blacks and only 1 percent of Anglos in San Diego and no Anglos and only 1 percent of Blacks in Denver indicated a similar occupation. More Anglos in San Diego and Denver (20 percent and 9 percent respectively), than either Blacks or Latinos, were represented in management and administrative positions. Similarly, more Latinos in San Diego and Denver (17 percent at both sites), than either Anglos or Blacks, reported working in factory, assemblyline operative occupations. With respect to occupational

TABLE 15

OCCUPATIONAL DISTRIBUTION
OCCUPATION BY ETHNICITY (Percent Response)

	San Diego			Denver		
	Black	Latino	Anglo	Black	Latino	Anglo
Professional, technical, kindred	7.3	3.0	8.8	12.5	-0-	11.0
Managers, administrators	-0-	3.0	20.0	2.8	5.8	8.5
Sales workers	-0-	-0-	5.0	1.4	-0-	9.8
Clerical	-0-	1.5	13.8	4.2	7.2	7.3
Craftsmen	10.9	12.1	12.5	4.2	7.2	12.2
Operatives, factory workers	5.5	16.7	8.8	4.2	17.4	9.8
Farm workers	-0-	9.1	1.3	1.4	10.1	-0-
Service workers (except private)	38.2	19.7	16.3	50.0	15.9	25.6
Private household workers	25.5	9.1	1.3	11.1	7.2	2.4

distributions, our study findings were not unexpected. Overall, the minority subsamples are disproportionately represented in lower status occupations.

Highlights

Interpretations of the preceding description of the San Diego and Denver study samples must be made in light of the potential retirement experience among minority elderly. In general, the major socio-demographic variables investigated for this study suggest that Blacks and Latinos can anticipate a more disadvantaged retirement condition than Whites. For both study sites, Anglos were the group with the largest proportion of respondents with the highest number of years of schooling, with relatively large numbers of Anglos having at least some college education. In contrast, for Blacks and Latinos, the overwhelming majority of study subjects had not even completed high school. The low educational attainment, which characterizes minority elderly, is a true handicap to employment in skilled and/or ~~blue~~ white collar occupations. The impact of this symbiotic relationship between little years of formal education and low-level occupational status, has a potentially negative impact on future retirement conditions among minority populations.

Low-level occupational status and erratic work careers, evidenced by frequent part-time employment and a high incidence of job change, contribute to the characteristically low incomes among minority elderly. In both San Diego and Denver, significantly large numbers of Black and Latino elders were below the poverty line, reporting annual incomes of $3,600 or less. Blacks seem particularly "hard hit", with almost two-thirds and over one-third in San Diego and Denver, respectively, in this very low income category. The low income status of Blacks and Latinos is indicated by the high proportions of these populations which reported receiving Supplemental

Security Income (SSI). The relationship between low income and the retirement decision is an interesting one. Research suggests that individuals, working in low income jobs and representing those least likely to have pension coverage, are most likely to continue working past traditional retirement age (Rone 1978). The impact of low incomes, coupled with low representation in pension programs, on the work/retirement decision among Black and Latino respondents will be examined in the following chapters.

It is clear from our study data that, when compared with Anglos, Blacks and Latinos are disproportionately represented in the lowest economic status group and are most likely to have worked in physically arduous occupations. Employment in physically demanding occupations takes a heavy toll on the health of these minority elders. At both research sites, more Blacks and Latinos than Anglos reported poor or very poor health. Poor health, low incomes, and low occupational status, when added to the race factor, clearly contribute to the disadvantaged position of Blacks and Latinos. The combined effects of these independent factors on retirement expectations, attitudes, and behavior among minority elderly will be discussed in future chapters. It is possible that the poor health status among Blacks and Latinos will be offset by a greater economic need to remain in the labor force.

Our preliminary sample descriptions suggest that there will be wide discrepancies in the retirement experiences and attitudes of Blacks, Latinos, and Anglos. Generally speaking, our study sample descriptions highlight the "double" and "triple jeopardy" situation among minority retirees and potential retirees. Whereas in the past, researchers have disclaimed the differences between races with regard to retirement patterns, our research findings indicate that it may be premature to ignore the race

factor. As a consequence of long histories of differential pay for equal work and other equally discriminatory practices, being old and poor is an experience far more pronounced among older minorities than elderly non-minorities. The implications of this disadvantaged position on retirement expectations, behaviors, and attitudes will be examined in the following sections.

To date, preliminary data on retirement attitudes, expectations, and behavior are available for the San Diego site only. In light of this, the following sections of this paper pertain only to this body of San Diego data. This data should be reviewed, keeping in mind the preliminary nature of this data base and related computer analytical work.

Retirement Expectations

Among employed Blacks, 20 percent expected to retire early, before age 65. (see Table 16). Among the unemployed and disabled group of Black respondents in San Diego, the number of individuals anticipating early retirement increases dramatically, with 56 percent indicating that they expected to retire before age 65. In San Diego, nearly 40 percent of employed Latinos, twice as many as employed Blacks, anticipated an early retirement age. Among disabled and unemployed Latinos, nearly two-thirds (63 percent) of Latinos expected to retire before age 65. Among employed Anglos, more than two-thirds (64 percent) anticipate late retirement, after age 65. In fact, almost one-half (46 percent) of employed Anglos in San Diego expect to retire after age 70. Among unemployed and disabled Anglos, a trend toward early retirement is evident, with three-fourths (75 percent) of Anglos expecting to retire before age 65.

TABLE 16

RETIREMENT AGE IN SAN DIEGO
AGE OF RETIREMENT BY ETHNICITY AND EMPLOYMENT STATUS
(Percent Response)

Age of Retirement	Employed			Unemployed/Disabled		
	Black	Latino	Anglo	Black	Latino	Anglo
0-60	-0-	12.5	-0-	43.8	6.3	25.0
61-64	20.0	25.0	18.2	12.5	56.3	50.0
66-69	-0-	12.5	18.1	-0-	6.3	-0-
70+	40.0	37.5	45.5	25.0	6.3	25.0
65	20.0	12.5	18.2	6.3	25.0	-0-

TABLE 17

REASON FOR RETIREMENT IN SAN DIEGO
REASON FOR RETIREMENT BY ETHNICITY AND EMPLOYMENT STATUS
(Percent Response)

Reason for Retirement	Employed			Unemployed/Disabled		
	Black	Latino	Anglo	Black	Latino	Anglo
Health	20.0	22.2	58.3	68.8	62.5	50.0
Tired of working, ready to retire	30.0	11.1	33.3	6.3	6.3	25.0
Have to retire, compulsory age of retirement	40.0	44.4	-0-	18.8	25.0	-0-

Expected reasons for retirement were examined for all three subsamples. Among unemployed and disabled Blacks interviewed in San Diego, the vast majority (almost 70 percent) expected to retire involuntarily due to poor health (see Table 17). In fact, among the unemployed and disabled group of Blacks, nearly 88 percent anticipated involuntary retirement. Compared to unemployed and disabled Blacks, among employed Blacks in San Diego, the proportion (20 percent) of respondents expecting to retire due to poor health decreases dramatically. Still, more than half (60 percent) of employed Blacks indicated that they anticipated involuntary retirement. Nearly two-thirds (63 percent) of disabled and unemployed Latinos in San Diego reported that they anticipated to retire because of poor health. In fact, a total of 88 percent of employed and disabled Latinos anticipated involuntary retirement. Among employed Latinos, the proportion expecting to retire involuntarily dropped approximately 20 percent, with two-thirds indicating the probability of involuntary retirement. Among unemployed and/or disabled Anglos in San Diego, one-half anticipated involuntary retirement due to poor health. When employed Anglos were questioned, more than half (58 percent) reported that they expected to retire involuntarily as a result of poor health.

Retirement Attitudes

In San Diego, almost one-half (49 percent) of Blacks interviewed gave positive answers to the question, "What does retirement mean to you?" (see Table 18). Positive answers included the following responses: "a time to rest", "to be healthier", "no stress", "time to do what one wants to do", etc. Although the majority of Blacks had positive attitudes toward retirement, nearly one-third (31 percent) indicated that retirement had

Table 18

MEANING OF RETIREMENT
ATTITUDE TOWARD RETIREMENT BY ETHNICITY
(Percent Response)

What does retirement mean to you	Black	Latino	Anglo
Negative connotations	30.8	41.5	19.4
Positive connotations	48.7	34.1	75.8
Neutral connotations	17.9	22.0	3.2

Table 19

REASONS FOR RETIREMENT AMONG GENERAL POPULATIONS
REASONS FOR RETIREMENT BY ETHNICITY
(Percent Response)

Reasons for retirement	Black	Latino	Anglo
Involuntary	53.1	78.1	46.9
Voluntary	46.9	20.8	52.0

Table 20

AGE OF RETIREMENT FOR GENERAL POPULATION
AGE OF RETIREMENT BY ETHNICITY
(Percent Response)

Age	Black	Latino	Anglo
0-60	15.3	26.4	13.5
61-64	9.4	17.2	7.3
65	27.1	27.6	29.2
66-69	3.5	3.4	2.1
70+	44.7	25.3	46.9

negative connotations. Negative attitudes toward retirement were indicated by the following responses: "boredom", "little money", "bad health", and "old and worn out", etc. For San Diego Latinos, the majority (42 percent) reported negative attitudes toward retirement. In contrast, among Anglos in San Diego, the overwhelming majority indicated positive attitudes about retirement.

All study respondents in San Diego were asked what they felt were some of the reasons why they thought people retired. For both minority subsamples, the majority of respondents indicated that they felt most people retire as the result of involuntary reasons (see Table 19). More than three-fourths (78 percent) of Latinos and more than half (53 percent) of the Blacks interviewed felt that most people would retire involuntarily. In contrast to the Latino and Black subsamples, the majority (52 percent) of Anglos indicated that most people would likely retire for involuntary reasons.

Respondents were asked at what age they felt people should retire. Among Blacks interviewed in San Diego, less than half (45 percent) thought that people should retire at age 70 or older (see Table 20). One-fourth (25 percent) of Blacks, however, indicated that they thought people should retire before traditional retirement age - age 65. Among Latinos the proportion suggesting retirement before the age of 65 is almost twice that of the Black group. Forty-four percent of Latinos felt that people should retire before age 65 and only 25 percent reported that they thought people should retire at age 70 or above. Less than one-fourth of Anglo respondents in San Diego felt that persons should retire early, before age 65. The overwhelming majority (47 percent) of Anglos indicated that people should retire at age 70 or older.

Retirement Behavior

Prior to their retirement, almost one-third (30 percent) of Black retirees in San Diego were either disabled, ill, or recuperating (see Table 21). Among Latinos in San Diego, only 12 percent were ill, recuperating, or disabled prior to retirement. More Latino retirees (14 percent) than either Black (0 percent) or Anglo (4 percent) retirees indicated that they were unemployed immediately prior to their retirement. Among Anglo retirees, the overwhelming majority (83 percent) reported that they were employed prior to retirement. Like Latinos, only 12 percent of Anglos were ill, recuperating, or disabled immediately before their retirement.

Among Blacks questioned in San Diego, the overwhelming majority (54 percent) gave poor health as their reason for retiring (see Table 22). Only 23 percent of Blacks reported that they had retired voluntarily compared with 67 percent who gave involuntary reasons for their retirement. Similar to Blacks, the majority (48 percent) of Latinos said that they retired due to poor health. Only 19 percent of Latinos in San Diego retired voluntarily. In contrast to both minority subsamples in San Diego, the majority (33 percent) of Anglos reported that they retired voluntarily because they were tired of working and were ready to retire.

More than half (54 percent) of Black retirees in San Diego reported that they were satisfied with their retirement all or most of the time (see Table 23). One-eighth (12.5 percent) of Black retirees, however, were hardly ever or never satisfied with their retirement situation. Compared to Black retirees, a larger proportion (73 percent) of retired Latinos indicated that they were satisfied with their retirement all or most of the time. Fewer Latino retirees (11 percent) than Black retirees

Table 21

STATUS BEFORE RETIREMENT
PRE-RETIREMENT STATUS BY ETHNICITY
(Percent Response)

Status	Black	Latino	Anglo
Working	66.1	69.2	82.5
Ill, recuperating	17.9	6.2	5.0
On vacation	-0-	3.1	-0-
Disabled	12.5	6.2	7.5
Unemployed	-0-	13.8	3.8

Table 22

REASON FOR RETIREMENT AMONG RETIREES
REASON FOR RETIREMENT BY ETHNICITY
(Percent Response)

Reason for Retirement	Black	Latino	Anglo
Poor health	53.6	47.7	27.5
Tired of working, ready to retire	23.2	18.5	32.5
Had to retire, compulsory age	8.9	15.4	11.3
Laid off from work, unemployed	5.4	6.2	11.3

Table 23

RETIREMENT SATISFACTION
SATISFACTION WITH RETIREMENT BY ETHNICITY
(Percent Response)

Are you Satisfied Being Retired	Black	Latino	Anglo
All or most of the time	53.6	72.7	82.5
About half of the time	33.9	16.7	8.8
Hardly ever or never	12.5	10.6	8.8

Table 24

WHAT IS MISSED MOST ABOUT WORK
WHAT IS MISSED MOST ABOUT WORK BY ETHNICITY
(Percent Response)

	Black	Latino	Anglo
Nothing	16.1	20.3	16.3
Money	17.9	20.3	8.8
Contact with people	28.6	28.1	50.0
Sense of usefulness, purpose, respect	25.0	9.4	13.8
Work itself	7.1	15.6	7.5

were hardly ever or never satisfied with their retirement. Among Anglo retirees in San Diego, the overwhelming majority (83 percent) indicated that they were satisfied with their retirement all or most of the time. Fewer Anglos (9 percent) than either Blacks or Latinos, were hardly ever or never satisfied with their retirement.

When asked what they missed most about working, the majority (29 percent) of Blacks reported that they missed contact with people and co-workers at work (see Table 24). The next largest proportion of Black retirees (25 percent) said that they missed the sense of usefulness, purpose, and respect derived from work. Similar to Blacks, among retired Latinos, the majority (28 percent) reported that they also missed contact with people and/or co-workers. More Latino retirees (16 percent) than either Black (7.1 percent) or Anglo (7.5 percent) retirees in San Diego reported that they missed the work itself. Like Black and Latino retirees in San Diego, the majority (50 percent) of Anglos missed contact with people. Significantly fewer Anglo retirees (9 percent) than either Blacks (18 percent) or Latinos (20 percent), reported that they missed the income derived from work. Among Anglos, the second largest proportion (16 percent) indicated that they missed nothing about work since their retirement.

Propensity for Work Among Retirees

In San Diego, 9 percent of retired Blacks reported that they were currently employed (see Table 25). In contrast, only 3 percent of the Latino retirees in San Diego indicated that they were working for pay. Similar to Black retirees, 10 percent of the Anglo retirees in San Diego were employed.

Retired respondents, who reported that they were not currently employed, were also asked whether or not they had worked at all since their retirement.

Among Black retirees, not currently working, 16 percent reported that they had worked some time during their retirement (see Table 26). Only half as many non-working Latino retirees (8 percent) as Blacks, reported that they had been employed at some point during their retirement. More Anglo retirees (30 percent) than either Blacks or Latinos reported that they had worked since their retirement, but were not currently employed.

Among Black retirees in San Diego, not currently working, more than half (54 percent) reported that they would like to be working (see Table 27). Although more than half of the non-working Black retirees interviewed in San Diego said that they would like employment, none were looking for work (see Table 28). Sixty-two percent of Latino retirees, who were not working at the time of the interview, reported that they would like to be employed. However, only 14 percent of this Latino subgroup were actually looking for work. Fewer non-working Anglo retirees (30 percent) than either Blacks or Latinos reported that they would like to be working. Again, however, similar to Black and Latino retirees desiring work, very few (3 percent) Anglos were actively seeking employment.

Table 25

THE WORKING RETIRED
RESPONDENTS CURRENTLY WORKING BY ETHNICITY
(Percent Response)

Are you doing any work for pay at the present time?	Black	Latino	Anglo
Yes	8.9	3.0	10.0

Table 26

WORK SINCE RETIREMENT
RESPONDENTS WHO HAVE WORKED SINCE RETIREMENT BY ETHNICITY
(Percent Response)

Have you worked at all since retirement?	Black	Latino	Anglo
Yes	16.1	7.6	23.8

Table 27

DESIRE FOR WORK
DESIRE FOR WORK BY ETHNICITY
(Percent Response)

Would you like to be working now?	Black	Latino	Anglo
Yes	53.7	61.5	30.0

Table 28

SEARCH FOR WORK
SEARCH FOR WORK BY ETHNICITY
(Percent Response)

Are you looking for work?	Black	Latino	Anglo
Yes	-0-	13.6	3.3

Policy Implications

The current dilemma facing the Social Security Program has compelled some policy makers to propose increasing the age of full entitlement for Social Security benefits. Legislation of this sort would likely be controversial and perhaps politically unfeasible. In addition, if accepted, our research indicates that this proposal would have severe negative consequences on the quality of life for older members of minority groups.

In 1975 and again in December of 1979 the Advisory Council on Social Security recommended a phased increase in the normal age (eligibility age for full benefits) of retirement under Social Security. In 1979, the Council proposed that beginning in the year 2000, the retirement age should be increased by two months each year until 2018 when the retirement age would be 68. Proponents of this recommendation argue that: 1) people are living longer today and are healthier and therefore able to work to more advanced ages; and 2) raising the retirement age will relieve the unbearable fiscal demands which the "baby boom" generation is expected to place on the Social Security program.

Arguments in favor of raising the normal retirement age fail to take into account the unique circumstances of minority group older workers. Special conditions among minority populations, depicted in our study data, suggest that the burden of raising the normal retirement age would fall most heavily on minorities. Compared to all other groups, minority elders are more often characterized as unable to work until 65, let alone age 68!

Retirement policy analysts often use a metaphor to describe the optimum retirement situation. They describe this optimum condition as a three legged stool with Social Security as the first leg, pensions as the second leg, and savings as the third leg. For older minority persons the first leg is

already short and with less than half the number of minority elders as non-minority elders drawing private pension benefits (as evidenced by our research findings), the second and third legs are usually missing.

No one would argue that Social Security is facing long-term deficits. By 2050 the expected value of the tax revenues will fall short by $1 trillion; and if nothing is done now, this funding deficit will require doubling payroll taxes early in the next century. To offset this crisis, a shortening of the retirement age is viewed as a viable alternative. For each year the retirement period is shortened, $250-$300 billion of the deficit will be saved (Boskin, 1980). But what will be the deficit in human suffering for members of the minority groups if this proposal is hurriedly accepted?

The plight of the minority older worker challenges us to discover creative alternatives for assuring the future viability of the Social Security Program. This challenge must be met with all necessary energy and commitment. In general, our current research findings suggest the following alternatives:

1. Opposition to raising the age of eligibility for full benefits under Social Security until programs are in place which will offset the expected negative consequences for minority elderly.
2. Recommendations for a program of differential retirement age based on type of occupation.
3. Workers in arduous labor and hazardous occupations to receive full benefits at an earlier age than those involved in less physically strenuous and/or dangerous work.

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